



1 Nathan D. Borris, Esq.  
2 SBN 266090  
3 21550 Foothill Blvd  
4 Hayward, CA 94541  
5 (510) 581-7113  
6 (510) 582-6729 Fax  
7 nateborris@gmail.com

The following constitutes  
the order of the court. Signed November 6, 2012



Roger L. Efremsky  
U.S. Bankruptcy Judge

6 UNITED STATES B.  
7 IN AND FOR THE NORTHERN DISTRICT OF CALIFORNIA  
8 OAKLAND DIVISION

10 ) Case No.: 12-47678  
11 In Re: )  
12 THOMAS L. PACHECO & CHRISTINA M. )  
13 PACHECO, )  
14 Debtors )  
15 \_\_\_\_\_)

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17 On October 15, 2012, Debtor filed a first amended motion to value the lien of WELLS  
18 FARGO BANK, N.A./WELLS FARGO HOME EQUITY against the property commonly  
19 known as 1613 Sidney Ave, San Leandro, California, which lien was recorded in Alameda  
20 County, California on or about March 28, 2007 as document #2007122550 (hereinafter the  
21 Lien).

22 The court finds that notice of the motion upon WELLS FARGO BANK, N.A./WELLS  
23 FARGO HOME EQUITY was proper. WELLS FARGO BANK, N.A./WELLS FARGO  
24 HOME EQUITY having failed to file timely opposition to Debtor's motion, the court hereby  
25 orders as follows:  
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(1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

(2) This order shall become part of Debtor's confirmed chapter 13 plan.

(3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for all purposes, and upon application by Debtor, the court will enter an appropriate form of judgment voiding the Lien.

(4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter before Debtor obtains a discharge, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable nonbankruptcy law, and upon application by the WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY, the court will enter an appropriate form of order restoring the Lien.

(5) Except as provided by separate, subsequent order of this court, the Lien may not be enforced so long as this order remains in effect.

End of Order

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Wells Fargo Bank, N.A./Wells Fargo Home Equity  
Attention: Officer  
101 N. Phillips Avenue  
Sioux Falls, SD 57104